



# Town of Amherst

## Comprehensive Housing Policy

Adopted on \_\_\_\_\_ by the Amherst Town Council

### Introduction

The Amherst Master Plan, adopted by the Town Council on November 9, 2020, sets forth a broad housing objective to provide a “mix of housing that meets the physical needs of and is affordable to the broadest possible spectrum of our community, and that minimizes the impact on the environment.” Master Plan, Section 4.1.A.

The need for a Comprehensive Housing Policy becomes clear through the challenges faced in Town relating to housing:

The presence of higher education institutions in Amherst has a significant impact on the character of the Town’s population, as well as its housing needs. The Town has a relatively young, well-educated population, and a relatively high percentage of residents living in multi-family housing or group quarters. Affordability is a concern in Amherst, and as more demands are placed on finite land resources, land prices will continue to rise. A number of themes recur throughout this chapter, including: the desire for more diverse, moderately priced and affordable housing types; the strategic placement of housing near necessary goods and services; the promotion of environmentally-sound housing design; and the desire to create economically diverse neighborhoods that meet the needs of all populations, from students to families to seniors. (Master Plan, Section 4.1.B)

Amherst’s quality of life as a community is facing a serious challenge. The causes are many: increased student enrollment at the University of Massachusetts, without a corresponding increase in on-campus housing; lack of housing production in Town to satisfy both student and non-student demand to live in a desirable area; investors out-bidding families for low-priced homes and converting them to rentals, thereby further limiting homeownership opportunities and driving up housing costs; regulatory and legislative barriers to developing housing throughout Town; and large portions of land in Amherst protected from housing development due to development restrictions aimed at preserving agricultural and open space.

The high cost of housing and limited supply is threatening our long-held values of equality, sustainability, and opportunity. This challenge is not only serious for those whose incomes place them on the outside, looking in, but for all residents who are invested in a sustainable, diverse, well-functioning, and progressive community.



The Town Council believes this Comprehensive Housing Policy will permit the Town to coordinate its housing and economic development strategies to improve access to affordable<sup>1</sup> housing, jobs, transit, amenities, and services for Amherst residents. This Policy supports the development of new housing throughout Amherst; sets forth methods for prioritizing funding for the creation of Subsidized Housing Inventory<sup>2</sup> units through new construction/positive conversion, preservation, acquisition, and substantial rehabilitation; and further supports improved access to homeownership, especially among low-income residents, Black, indigenous, and people of color. We can't just wait patiently for developers to come forward with ideas that fit our vision for the Town. We have to articulate that vision and then act proactively to see it implemented.

Through the Amherst Home Rule Charter, the Amherst Town Council is authorized to adopt this Comprehensive Housing Policy as the entity granted the policy leadership role in the Town. (Charter Sec. 2.6(a)). We hope that it will be used to guide the actions of Town staff and board and committees, including the Amherst Municipal Affordable Housing Trust (AMAHT), Community Development Block Grant Committee, Community Preservation Act Committee, Planning Board, and Zoning Board of Appeals.

The Town Council has sought to set forth achievable Goals and Objectives. The Policy outlines some Strategies that it believes can be used to achieve these Goals and Objectives over both the short-term (5-years or less) and long-term (greater than 5-years), although these are simply a compilation of strategies from various prior studies and plans and do not represent the full range of strategies that can be used to achieve the Policy's Goals and Objectives. The Policy also outlines some measurables that will allow the Town to determine whether it is making sufficient progress on the Policy Goals and Objectives. Finally, the Policy sets forth the statistics supporting the five specified Goals. The Town Council seeks to review and update this Comprehensive Housing Policy on a regular basis.

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<sup>1</sup> For purposes of this Policy, housing is affordable when the monthly mortgage or rent is less than 30% of the monthly income of the household. This applies to those who live in both market-rate housing and housing on the Subsidized Housing Inventory.

<sup>2</sup> Subsidized Housing Inventory Units are those units that are legally restricted to those households making no more than a certain percentage of the Area Median Income. In this Policy, these units are referred to as "Subsidized Housing Inventory Units", "Restricted Affordable", or "Affordable". References to "affordable" housing (not capitalized) mean the general goal of achieving housing that costs less than 30% of a household's AMI, whether or not it is on the Subsidized Housing Inventory.



## Housing Policy Goals

The recommendations contained in this Policy are highly interdependent and are grouped into five primary action areas:

**Goal I:** Promote Greater Pathways to Homeownership and Integrated Communities through Increased Supply of a Diversity of Housing Types

**Goal II:** Increase the Supply and Variety of Affordable and Market Rate Rental Housing

**Goal III:** Create, Update, and Maintain Safe, Secure, and Environmentally Healthy Housing

**Goal IV:** Address Climate Sustainability and Resiliency of Housing Stock, Location, and Construction

**Goal V:** Align and Leverage Municipal Funding and Other Resources to Support Affordable Housing



## Defining the Housing Policy Goals: Objectives

### **Goal I: Promote Greater Pathways to Homeownership and Integrated Communities through Increased Supply of a Diversity of Housing Types**

**Objective:** *Increase the supply and variety of mixed-income homeownership housing choices in all neighborhoods so that current and future residents at all stages of life can live in Amherst and so that neighborhoods are socioeconomically, racially, and culturally diverse.*

The Amherst community has long experienced a reputation for its high quality of life. As a community, we value our schools and educational opportunities, active downtown and local economy, visual and performing arts, cultural institutions, public services, healthy environment, and engaged, diverse residents that, together, create exceptional opportunities and benefits for our residents. We know that a community that is racially, culturally, and economically diverse is what helps us achieve a high quality of life. Neighborhoods lacking economic, social, racial, and housing diversity do not support the Amherst we envision.

Amherst has an acute shortage of homes, especially homes that are attainable and affordable to households earning below 120% of the area median income. Amherst needs homeownership opportunities affordable to residents at many different stages of life, sizes of families, and income levels. We must focus on policies that will encourage new housing construction at a wide range of price-points so that residents of many different income levels can afford to purchase homes in the widest possible range of locations in Amherst. This includes diversifying our housing stock and implementing policies that encourage the construction and creation of a variety of housing types for purchase, such as duplexes, triplexes, townhomes, condominiums, and smaller single-dwelling homes, without creating pockets in Town that support only one type of housing or are available to only a small range of incomes.

Amherst also has a racial and income divide in homeownership opportunities. We must focus on decreasing that divide by improving access to homeownership, especially among low-income residents, people of color, and indigenous people. Providing a diverse range of housing types that permit ownership opportunities at lower cost is a necessary part of this Goal.

Given disparities in homeownership in Amherst, our objective is to address past barriers as well as current barriers in accessing homeownership for all people, specifically reducing racial disparities within homeownership. This Goal is not just an investment in filling the financial gap between the cost of a home and what buyer can afford; it is also an investment in people to help develop the skills and capacity to support homeownership.

Implementation of this Goal will require innovative changes to zoning to permit, and reduce barriers for, the production of diverse housing types and alternatives to single-dwelling homes on large lots; the use of zoning, regulation, and financial or tax incentives to reduce the occurrence of rental conversion of single-family homes; and working with stakeholders in town to increase production of starter homes and other options that are accessible to populations who typically can't afford buying a home in Amherst. It will also require partnerships with non-profits and local developers to encourage: small-scale



housing that meets the needs of seniors, singles, and disabled residents and the creation of homes for purchase that qualify for the Subsidized Housing Inventory, all in order to create more housing that is affordable to those earning 120% AMI or lower. It will also require Town entities to build racial and social equity into housing planning and funding by ensuring that barriers to housing are reduced and actively acting to eliminate discrimination in housing and the legacy of racism in our zoning bylaw.

## **Goal II: Increase the Supply and Variety of Affordable and Market Rate Rental Housing**

**Objective:** *Promote the creation of new rental housing stock in Amherst that is affordable to a variety of income levels and family sizes in order to increase access to housing for current and future residents and support the creation of neighborhoods where people live by choice, not chance.*

In Amherst, housing demand vastly outstrips supply, both due to the demand for student housing and because Amherst is a community in which many people want to live because of the public schools and other excellent services provided. Decades of housing production that hasn't met demand have not helped this situation. The impacts of high demand and lagging supply are clear: low rental vacancy rates and high rents that threaten our Town's diversity and overly burden those who cannot afford to purchase a home. "[T]he impact of low supply and high demand allows developers to 'cherry pick' which market they will serve and effectively forces them to concentrate new development to the high end." (Amherst Housing Market Study, 2015) We need to focus on policies that will encourage investors and developers to build new rental housing in Amherst that is affordable to those who want to live here, no matter their income.

This includes diversifying our rental housing stock and implementing policies that encourage the construction and creation of a variety of rental housing types, such as apartments, duplexes, triplexes, townhomes, and Accessory Dwelling Units (ADUs), without creating pockets in Town that support only one type of housing or are available to only a small range of incomes.

It will also require partnerships with non-profits and local developers to encourage: housing that meets the needs of seniors, singles, and disabled residents; the creation of new multi-family housing; and the creation and preservation of units qualifying for the Subsidized Housing Inventory, all in order to create more housing that is affordable to those earning 120% AMI or lower.

Implementation of this Goal will require modification of zoning bylaws to allow for increased density in the downtown, village centers, and surrounding neighborhoods, as well as the reduction of regulatory barriers.

In order to address our student housing needs and the effect those needs have on housing costs in Town, implementation will also require the Town to work with the institutions of higher education, in particular, the University of Massachusetts Amherst, to promote and encourage the production of additional student housing located both on- and off-campus, to proactively identify locations for such housing and the means for producing such housing, to encourage more students to live on-campus in



order to free up off-campus housing for non-student households, and to re-establish the town-gown committee to actively discuss housing matters. It will also require robust advocacy at the State level for additional resources for the Town and the University to address this particular cause of the housing crisis in Town.

### **Goal III: Create, Update, and Maintain Safe, Secure, and Environmentally Healthy Housing**

**Objective:** *Promote policies that ensure housing does not harm the health and safety of residents, improve the living conditions in rental and non-rental housing, offer protections to renters, and promote environmental health.*

The safety and security of our residents is paramount. Because Amherst has a high number of rental units, we need policies to ensure that those rental units are maintained in a manner that provides safe and secure housing, appropriate inspections, and enforcement. We also need policies that reduce evictions, support renters' rights to habitable homes, and expand tenant protections so that renters can fully participate in community life. Ensuring that homeowners are aware of programs that would help them address health and safety matters in their homes is also imperative.

Implementation of this Goal will require creating, continuing, funding, enforcing, and enhancing programs and regulations that help ensure rental and non-rental housing is safe and habitable and protect tenants' rights. The Town must also improve outreach in order assist residents in learning about programs that are available to help address safety, security, and environmental health issues in their homes and increase its oversight capabilities.

### **Goal IV: Address Climate Sustainability and Resiliency of Housing Stock, Location, and Construction**

**Objective:** *Ensure that new and rehabilitated housing is constructed in ways that address climate action and that are sustainable and resilient.*

The Council takes the changes to our climate seriously. We must begin addressing the climate crisis through our actions, including prioritizing policies that result in housing (existing and new structures) that is sustainably built, renovated, operated, and located near village centers and green spaces. To fulfill the Climate Action, Adaptation, and Resilience Plan and meet the Climate Action Goals that the Town Council has adopted, we must implement reforms that will result in housing and neighborhoods that reduce the use of fossil fuels and will withstand the consequences of climate change.

Implementation of this Goal requires modifying bylaws and regulations to ensure that new and existing housing is resilient in the face of climate change, is energy efficient, is not reliant on fossil fuels, and is located in walkable, bikeable neighborhoods close to transit and services. The Town must also improve its outreach in order to assist residents in learning about programs that are available to help address climate resilience, sustainability, and energy efficiency in their homes.



## **Goal V: Align and Leverage Municipal Funding and Other Resources to Support Affordable Housing**

**Objective:** *Utilize and leverage Town resources to support Affordable Housing and create a significant number of new, deeply Subsidized homeownership and rental opportunities while also significantly adding to the moderately priced market rate housing stock.*

Constructing Affordable Housing in Amherst is a delicate balance and requires a variety of strategies. Town resources, whether staff time in assisting developer or AMAHT initiatives, Community Preservation Act funds, Community Development Block Grant funds, or other revenue sources, should be used to assist and support projects that will increase the availability of Restricted Affordable Housing throughout Amherst. In addition, utilizing and leveraging Town-owned land by providing it at low- or no-cost can result in a non-financially feasible project becoming feasible and is an important part of this Goal and the prior four Goals.

Implementation of this Goal requires establishing priorities for Town funds that can guide decisions to maximize the benefit to the Town's residents for the use of these limited Town funds, identifying land suitable for new Affordable Housing developments and proactively engaging the Amherst Municipal Affordable Housing Trust to move forward on developing the identified properties, and working to establish and receive new revenue and funding programs to support Affordable Housing. In addition, obtaining funds from private and non-municipal public sources, such as the Massachusetts Department of Housing and Community Development (DHCD), is also essential to support Affordable Housing. There may be other costs to the Town to support the development and maintenance of Affordable Housing and provide services to its residents and the Town will need to review each proposed project individually to determine whether it is a sound investment for the Town and whether resources are available.





## Moving Forward

This Policy proposes to support the housing market while ensuring long-term affordability and preservation. This Policy recognizes that neighborhoods have unique needs and that as we grow as a community we must develop thoughtfully, meeting our Town's housing demand in a way that is sustainable and equitable. Throughout this growth, no neighborhood should be asked to experience radical change. Correspondingly, no neighborhood should be exempt from change either.

The Measurables and Strategies provided within this Policy offer a path towards fulfilling the Goals and Objectives. The vast majority of these Strategies are derived from the Amherst Master Plan, the 2013 Amherst Housing Production Plan, and the 2015 Amherst Housing Market study. Appropriate references are provided. Some Strategies are very broad, while others are more specific, and they may be different depending on context, locations, and whether the Town is focused on rentals and homeownership. These Strategies are not intended to be exhaustive or exclusive, but to set the direction of the Town Council, Town staff, and Town boards and committees, and show our partners (developers, non-profits) the initiatives that could be pursued to tackle our housing challenges.

Amherst cannot achieve the Goals of this Housing Policy alone. We ask for the participation and support of our developers, nonprofits, financial institutions, housing advocates, and community members as we strive to make Amherst a place everyone can call home.

We recognize this is a long-term, ongoing process. We do not expect the Goals of this Policy to be accomplished in one-year, or even five. But, we do expect continuous movement and action towards achieving the Goals and Objectives set forth in this Policy by reviewing proposed projects, land acquisitions, RFPs, and similar proposals against these Goals to determine whether they are sound investments, appropriate use of resources, and will move the Town towards meeting the Goals and by actively proposing and prioritizing regulatory and legislative changes that will best move the Town towards reaching the Goals and Objectives.

Continuous action on this Policy will make both renting and purchasing homes in Amherst more affordable, with cascading effects on important Amherst values. By providing safe, sustainable, and healthy housing with a diversity of home types and affordability levels, we can support childhood educational success, create opportunities for economic mobility, support individual and community health, and allow for a robust and thriving local economy.





## Measuring Progress on the Goals and Objectives

The following Measurables are intended to help Amherst track its progress towards achieving its housing Goals and Objectives. They vary in specificity as needed to assess the success of the Goals and Objectives and should be seen as benchmarks against which we can measure progress and revise our Policy in response. The Production measures listed below seek to recognize how extensive the need for additional housing in Amherst is by quantifying what it would look like for the Town to begin to make a dent in the need.

Because the Planning Department has the easiest access to the information required to measure Production, the Council asks that it develop an annual estimate of all housing created, separated by housing qualifying for the Subsidized Housing Inventory and market-rate housing, based on building permits issued in the previous year and report on the number of health and safety violations in housing identified by the inspections department in the previous year. In addition to the data compiled by the MHP at [datatown.org](http://datatown.org), this will help the Town determine whether it is making progress in achieving its Goals through tracking the Measurables listed below. The Council expects that either the Energy and Climate Action Committee or the Sustainability Coordinator will monitor the reduction in emissions from the housing stock, as part of their ongoing efforts to ensure the Town is on track to meet its Climate Actions Goals.

### Production

- Minimum of 250 new units for households earning less than 80% AMI over the next five years, consistent with goals set in the Housing Production Plan. The first priority is the development of new residential units that will qualify for the State's Subsidized Housing Inventory. This means that they must all be below 80% AMI. However, within that there must be a range of affordability. For projects with ten or more affordable units, the average AMI shall be no greater than 50% and at least ten percent of units shall be no greater than 30% AMI. Smaller projects should be reasonably consistent with these priorities and proportion of units at various income levels.
- Minimum of 850 units above 80% AMI over the next five years. The need for new residential development to meet the needs of families with children, individual adults, and seniors who can afford market-rate housing, as well as providing opportunities for economically and socially mixed housing and additional tax revenue for the Town, is extensive.

### Affordability

- Reduce the percentage of renters who are cost burdened and severely cost burdened to a total of 50% within five years.
- Reduce the percentage of owners who are cost burdened and severely cost burdened to a total of 20% of owners within five years.
- Reduction in number of homeless individuals served at Craig's Doors because they become housed.



### **Safe and Secure Housing**

- Reduction in number of health and safety violations identified by the inspections department.
- Implementation of year-round sheltering option in Amherst.

### **Sustainability**

- In alignment with Amherst's Climate Action Goals and Climate Action, Adaptation, and Resilience Plan, a 25% reduction in emissions from housing stock by 2025, 50% reduction by 2030, and net-zero emissions from housing stock by 2050.



## Appendix A: Implementation

The Town Council believes implementation of this Comprehensive Housing Policy will require the work and cooperation of Council, Town Staff, Town Boards and Committees, and partnerships with non-profits and the three institutions of higher education located within our Town. We list here some specific strategies that have been mentioned in various Town studies and reports or have been discussed during the course of drafting this Policy. This is not a comprehensive list, nor does it reflect any priority ranking on which strategies to implement first. We recognize a number of these strategies relate to zoning. However, other strategies will require creation of partnerships, adoption of other regulations, and rethinking procedures in Town. Further, some of the strategies require action the Town of Amherst does not control – specifically changes to state law. We have attempted to group the strategies by category or action, not by Goal, as many strategies address several of the Goals of this Policy. We encourage the relevant Town entities to begin formulating their own plan now for implementing the strategies they best feel will accomplish the Goals identified in this Policy.

### Possible Zoning Bylaw Strategies

- **40R:** Consider Smart Growth Overlay Districts (40R) in village centers to increase allowable density while ensuring Affordable housing production.
- **Accessory Dwelling Units (ADUs):** Amend zoning bylaws to ease restrictions on the creation of ADUs. (Housing Production Plan Sec. 5.2.3; Housing Market Study Sec. 6-8)
- **Allow lot division:** Amend zoning bylaws to encourage creation of new units on small lots in certain R-LD and R-O areas by allowing an existing lot to be divided into two lots. (Housing Market Study Sec. 6-9)
- **Change the approach to regulating density:** Pursue alternative approaches to regulating density to increase units per development. (Housing Market Study Sec. 6-5)
- **Climate resilient zoning:** Incorporate climate resilience and adaptation into the Zoning Bylaw.
- **Congregate housing:** Encourage production of very small units. (Housing Market Study 6-9)
- **Cottages:** Amend zoning bylaws to encourage cottage-style housing on small-scale lots, such as providing incentives for single-family cottage development, especially in and around the village centers. (Housing Market Study Sec. 6-5, 6-8, 6-9)
- **Definition of Family:** Investigate the definition of family and unrelated individuals in the Zoning bylaw to determine the appropriate definition for Amherst.
- **Design Guidelines:** Develop straight-forward design guidelines for our Downtown and Village Centers, the neighborhoods surrounding those Centers, and for multi-family dwellings. Design Guidelines should integrate new construction into the context of existing neighborhoods and village centers, include requirements for a variety of human-centered characteristics, such as massing, greenspace, gathering space, transportation, streetscapes, public shared spaces, and climate resiliency, and should consider preservation of historic and cultural resources in downtown, village centers, and residential neighborhoods in order to ensure new development is in accord with existing neighborhood character.
- **Duplexes & Triplexes:** Encourage the production of two- and three-family houses by amending zoning bylaws to allow two-family houses by right in all residential zoning districts (Master Plan Sec. H.1.F; Housing Production Plan Sec. 5.3.2), allowing three-family houses in residential areas,



and reducing or eliminating lot size requirement differences for one- and two-family homes. (Master Plan Sec. H.1.G)

- **Home conversions:** Promote the conversion of large single-family homes into two- or three-family homes by revising zoning regulations to make it easier to create attached and detached accessory apartments and duplexes out of existing owner-occupied housing stock in all residential zoning districts. (Master Plan Sec. H.1.E)
- **Inclusionary Zoning Bylaw<sup>3</sup>:** Revise the existing Inclusionary Zoning Bylaw to increase its application to new development. The Housing Market Study Sec. 6-9 to 6-11 lists many options.
- **Increased units per building:** Amend zoning regulations to increase the allowable number of housing units per development. (Housing Production Plan Sec. 5.2.4; Housing Market Study Sec. 6-3 to 6-7)
- **Infill development:** Promote infill development in downtown and village centers and at existing multi-family developments to create new housing on underutilized land such as vacant lots and parking lots. (Housing Market Study Sec. 6-8)
- **Intentional Communities:** Create opportunities through the Zoning bylaw to promote alternate living arrangements in intentional communities, such as co-ops and co-housing.
- **Linkage Fees:** Ensure new developments contribute to the costs of providing sidewalks, bike lanes, and other capital investments on public land required by the creation of housing by instituting linkage fees earmarked for specific purposes.
- **Low Impact Development:** Incorporate low-impact development standards, including green infrastructure (rain gardens, street trees, bioswales, green roofs, etc.) for new residential developments (Master Plan H.4.B) and existing buildings to reduce impacts from adverse weather events on public infrastructure, public health, and housing.
- **Multi-family housing by right:** Encourage the production of multi-family housing by removing the barrier of special permits and allowing the production of apartments and townhomes by right in moderate density residential districts (R-G, R-N, R-VC). (Housing Market Study Sec. 6-4)
- **Net-Zero:** Incentivize electrification of building systems for new multi-family developments, possibly including density bonuses or expedited permit review for developments that will not use fossil fuels.
- **Proximity to food:** Create food/transportation/service desert overlay districts targeting increased public transportation connectivity for neighborhoods.
- **Proximity to transit and services:** Encourage new development that is close to services and public transit in downtown or village centers to encourage the use of public transit, walking, and biking by amending zoning bylaws to promote mixed uses surrounding residential neighborhoods and incentivizing developers to locate new developments near public transit.
- **Reduce lot size requirements:** Use dimensional regulations to encourage the construction of smaller homes on smaller lots. (Master Plan Sec. H.1.C)
- **Reduce new development footprint:** Increase density of new development to reduce the footprint, including modifying Amherst's open-space development zoning regulations to require higher-density clustering of housing in the more rural parts of Town to achieve a smaller development footprint and greater retention of open space. (Master Plan Sec. H.4.A)

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<sup>3</sup> On July 12, 2021, the Town Council adopted revisions to Zoning Bylaw Article 15, Inclusionary Zoning, accomplishing portions of this Strategy.



- **Student housing district:** Consider a university overlay district in Amherst Center and North Amherst Center for greater density, with housing designed for and reserved first come/first serve for students. (Housing Market Study Sec. 6-4 to 6-5)

### Possible Municipal Regulatory and Policy Strategies

- **BIPOC homeownership:** Utilize policy, regulations, and staff assistance to promote homeownership for Black, Indigenous and People of Color.
- **Community Choice Aggregation:** Utilize community choice aggregation to provide clean energy for residential and commercial customers in Amherst.
- **Encourage building repair and maintenance:** Uphold quality building standards through policy, regulation, and inspection. This may include incentivizing repairs to rental properties by landlords, enforcing and strengthening the rental registration bylaw, increasing inspections, creating safe harbor regulations for reporting violations, and adopting a derelict house bylaw to prevent landlords from allowing rental properties to fall into disrepair.
- **Energy efficiency:** Provide incentives for developments that meet energy efficiency standards in new buildings. (Master Plan H.4.C)
- **Expedite permitting:** Where possible, expedite the permitting process and work to reduce the time between a permit application and approval. This may include developing a fast-track subdivision, site plan, and building permit process for certain developments that include housing affordable to specific area median incomes. (Master Plan Sec. H.2.D)
- **Green Spaces:** Ensure private, semi-private, or public green spaces are accessible to all residents.
- **High-Speed Internet:** Ensure outlying developments areas with high concentrations of residents have access to reliable, reasonably priced high-speed internet.
- **Incentivize affordable units:** Create incentives, such as waiving, reducing and/or rebating fees, including water and sewer connections and permitting fees, for affordable housing units to make it financially attractive for developers to build housing affordable to households with 100% AMI or lower. (Master Plan Sec. H.2.E and H.2.B; Housing Production Plan Sec. 5.3.4)
- **Low-carbon transportation options:** Encourage or incentivize new multifamily developments to include infrastructure that supports low-carbon transportation, including space for bikes and provision of electric car recharging stations.
- **Mixed-income housing:** Utilize policy, regulations, and staff assistance to promote developments (multi-family, single-family subdivisions etc.) that include units affordable to a range of income levels to create socioeconomically diverse neighborhoods, including creating more flexible development regulations using a range of prices as the key criterion. (Master Plan Sec. H.1.A)
- **People who are homeless:** Encourage, through zoning and staff assistance, the production of housing for individuals transitioning out of homelessness, including supportive housing, single-room occupancy (SRO and enhanced SRO) housing, and rapid rehousing for chronically homeless. (Housing Production Plan Sec. 5.1.6)
- **Preservation of Existing Affordable Housing:** Take steps to preserve Affordable housing restrictions when opportunities arise.



- **Reduce regulatory barriers:** Make affordable housing development easier to navigate in Amherst, including creating a permitting guide for small developers unfamiliar with affordable housing.
- **Regulatory clarity and predictability:** Adopt procedures, requirements, processes, and bylaws for permitting and construction that are clear, predictable, and include staff assistance early and that reduce entanglement with permitting boards. (Housing Market Study Sec. 6-11)
- **Renter's Bill of Rights:** Adopt a renter's bill of rights that commits to basic security and protections for Amherst's renters and create policies and procedures to notify residents of their rights. Adopt policies that ensure renters are aware of their rights.
- **Rental Registration Regulation:** Strengthen rental permit and inspection regulation to uphold building health and safety standards.
- **Rental Cost Regulation:** Explore the feasibility and legality of instituting a bylaw to regulate rental costs.
- **Reporting:** Create an accessible manner for tenants to transmit health and safety violations to the Town and provide support and regulatory protection for tenants who report health and safety concerns.
- **Retrofit existing housing stock:** Encourage, incentivize, or require upgrades to the existing housing stock to reduce carbon emissions, which may include incentivizing landlords and homeowners to develop transition plans to take incremental steps towards net-zero energy, and incentivizing landlords to perform retrofits to increase energy efficiency of housing.
- **Right of First Refusal:** Increase homeownership in existing multifamily buildings by adopting bylaws guaranteeing right of first refusal and/or opportunity to purchase when buildings are sold.
- **Senior housing:** Encourage the production of senior housing through incentives to developers to produce new rental and ownership units affordable to individuals on a fixed income that meet the demands of a senior population.
- **Shorten the time between purchase to occupancy:** Reduce the regulatory barriers for housing that will qualify for the State Affordable Housing Index so that the time from purchasing a parcel to obtain a certificate of occupancy is as short as possible.
- **Stretch code:** Continue to participate in the stretch energy code and advocate for the strengthening of the building code to reduce emissions.
- **Student Housing Strategies:** Create a means of thinking proactively about producing housing opportunities for students that fit their needs, including consultation with students.
- **Walkability/bikeability:** Use design guidelines, board review, and staff assistance to encourage developments to focus on walkability and bikeability, including sidewalks, bike lanes, and minimal curb cuts.

### Possible Municipal Funding Strategies

- **Affordable homeownership:** Convert existing housing to affordable housing by providing financial assistance to facilitate and expand home ownership for low- and moderate-income households, including first time home-buyers, through new programs such as mortgage assistance or buy-down programs to subsidize the gap between the mortgage low income





buyers can afford and actual house prices. (Master Plan Sec. H.2.H; Housing Production Plan Sec. 5.3.5)

- **Affordable rental:** Develop funding streams to purchase existing rental housing stock and place permanent affordability restrictions on units to preserve family rental housing options whose affordability restrictions are expiring.
- **Amherst Municipal Affordable Housing Trust:** Identify and create additional funding sources for the Amherst Municipal Affordable Housing Trust.
- **Contracting and Outreach:** Prioritize outreach to local developers and businesses owned by people of color, indigenous people, and women, in the administration and development of Town-funded housing projects.
- **Cost per-unit:** To maximize available funding and ensure prudent use of funds, consider adopting maximum per-unit cost policies for the use of Town funds as subsidies to maximize available affordable housing money.
- **Deed restrictions:** Use affordable housing deed restrictions for affordable rentals and ownership that require eligibility for the SHI when subsidizing with Town funds. (Master Plan Sec. H.2.G; Housing Market Study Sec. 6-7 to 6-8)
- **Encourage rehabilitation of derelict properties:** Fund housing rehabilitation costs through CBDG funds. (Housing Production Plan Sec. 5.2.7)
- **Housing types:** Identify, maintain, and adapt funding priorities regarding type of housing or level of affordability in response to current needs to help aid in the allocation of municipal funds (i.e. rental vs. ownership; 100%, 80%, 50%, or 30% of AMI; number of beds; accessible, special needs, at risk etc.).
- **Other land acquisition:** Create a formal process for the Amherst Municipal Affordable Housing Trust to evaluate the potential for a set-aside of land for affordable units when the Town is acquiring conservation or other new land. (Master Plan Sec. H.2.C)
- **Preservation:** Give precedence to the preservation of existing housing on the Amherst Subsidized Housing Inventory (SHI) over new development for use of Town funds. (Master Plan Sec. H.2.F)
- **Private land:** Where financially feasible, use Town funds (such as CPA funds) to identify and buy private land for affordable housing projects. (Housing Production Plan Sec. 5.2.5)
- **Project Evaluation:** Evaluate programs on how well they serve communities of color, low-income renters, and cultural communities using clear, measurable indicators.
- **Staff Support:** Consider hiring additional staff for the Planning Department to focus on development of affordable housing.
- **Tax Increment Financing:** Promote the use of tax increment financing to aid in development of housing that qualifies for the Subsidized Housing Inventory.
- **Town land disposition:** Make surplus Town-owned property available for affordable housing development through sale or public-private partnership. (Housing Production Plan Sec. 5.2.5)

### Possible Partnership Strategies

- **Access to information:** Partner with organizations to ensure that renters have easy access to information that helps them secure housing and make use of available resources and increase information available to tenants before and after lease-signing





- **Affordable Unit information:** Partner with organizations to streamline information on available affordable units in Town, as well as applications.
- **Education and Support:** Support nonprofit organizations that provide financial counseling and homebuyer education to build homeownership capacity among low- and moderate-income households, especially households of color and that provide post-purchase counseling and foreclosure prevention and other services.
- **Financial Partnerships:** Support wealth-building housing models and local credit unions or financial institutions with a particular focus on empowering communities of color, low-income renters, and cultural communities.
- **Redevelopment:** Encourage redevelopment of under-utilized or non-conforming properties in already developed areas of Town.
- **UMass Partnership:** Maintain dialogue and collaboration with UMass Amherst to: advocate for the University to provide additional on-campus housing for undergraduate students, expand the number of students able to live on-campus by expanding the number of housing units on campus; identify and collaborate on areas for targeted off-campus student housing development; increase funding of Town services; and exchange of information regarding housing and long-term plans.

### Possible State Strategies

- **Advocacy<sup>4</sup>:** Advocate for legislation creating new revenue sources that can be dedicated to the creation of Affordable housing.

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<sup>4</sup> On July 12, 2021, the Town Council adopted a Resolution in Support of S. 868, An Act Empowering Cities and Towns to Impose a Fee on Certain Real Estate Transactions to Support Affordable Housing, and S. 1853, An Act Providing for Climate Change Adaptation Infrastructure and Affordable Housing Investments in the Commonwealth, and directed the Clerk of the Council to forward the Resolution to Governor Charlie Baker, State Senator Joanne Comerford, State Representative Mindy Domb, the members of the Joint Committee on Revenue, and the members of the Joint Committee on Housing.

## Appendix B: Statistical Support

Statistics support the need for more affordability in housing, increased housing production, addressing economic and racial disparities, and improving the housing stock that exists.

### Housing Affordability

Statistics demonstrate that housing affordability, especially for renters, is a severe problem in Amherst. As can be seen in Figure 1<sup>5</sup>, 22% of renters in Amherst are cost-burdened<sup>6</sup> and 35% are severely cost burdened, resulting in over 57% of rental households whose household budgets are stretched by Amherst's high cost of rental housing. For homeowners in Amherst, the statistics are slightly better, with 12% of homeowners cost-burdened and 13% severely cost-burdened. With renters constituting the majority of Amherst households (Figure 2), a significant portion of Amherst's population is struggling with housing costs. Not represented in these statistics are people who have relocated from Amherst due to the high cost of housing.

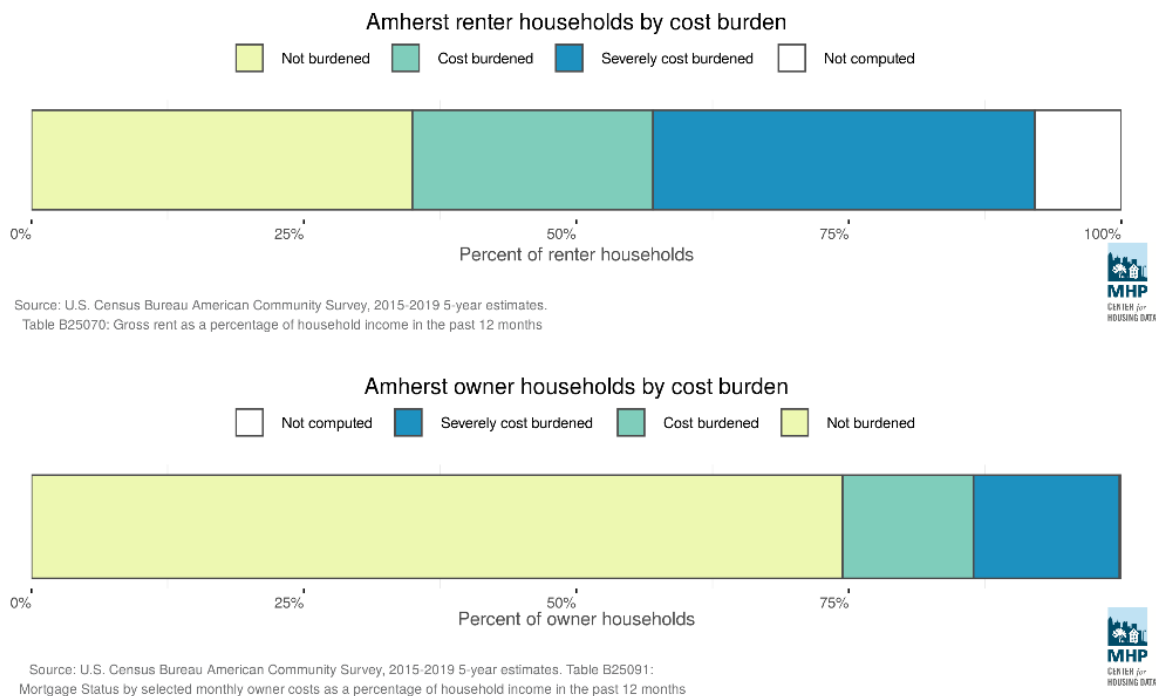


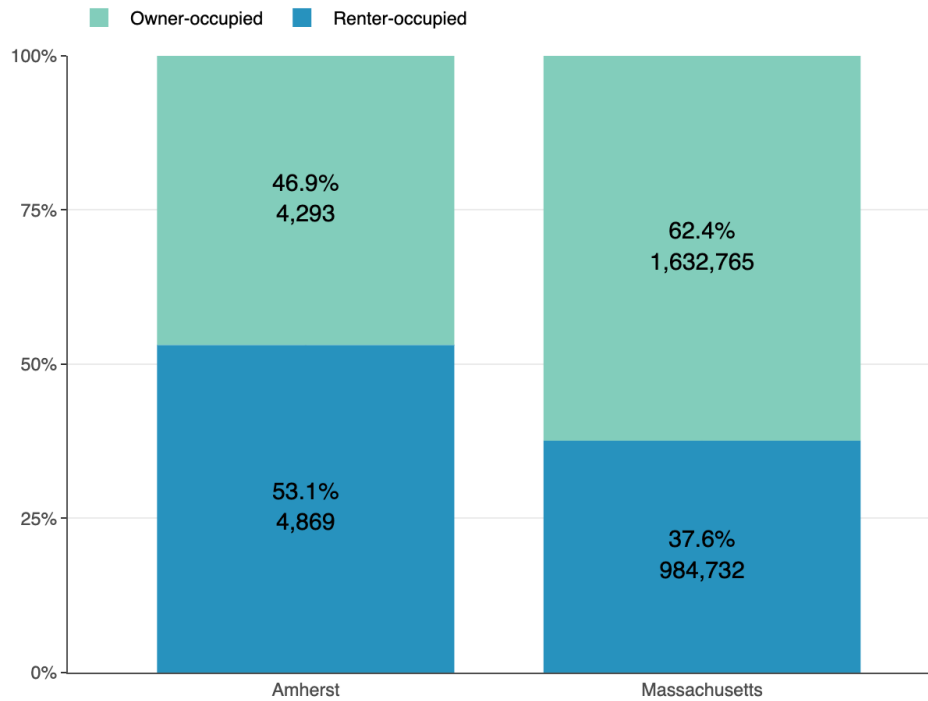
Figure 1. Amherst households by cost burden

<sup>5</sup> Figures 1, 2, 3, and 4 from MHP's Center for Housing Data at [datatown.org](http://datatown.org).

<sup>6</sup> Cost-burdened is defined as spending between 30% and 50% of income on rent or mortgage. Severely cost-burdened is defined as spending more than 50% of income on rent or mortgage.



Tenure Mix  
Amherst v. State



Source: U.S. Census Bureau American Community Survey, 2015-2019 5-year estimates.  
Table DP04: Selected Housing Characteristics

*Figure 2. Tenure composition of Amherst households*

Housing affordability is a regional problem, and Figure 3 indicates that Amherst residents are not alone in the area facing the issue of high housing costs. However, as Figure 4 demonstrates, compared to other state university cities in the Commonwealth, Amherst stands out as a place where renters are disproportionately cost-burdened.

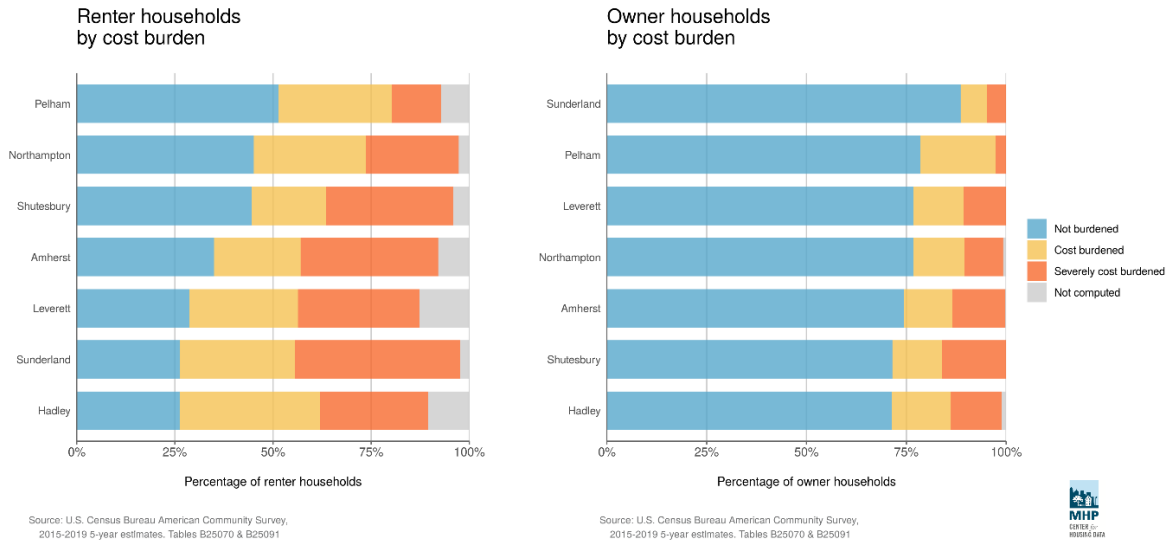


Figure 3. Regional cost burden breakdowns

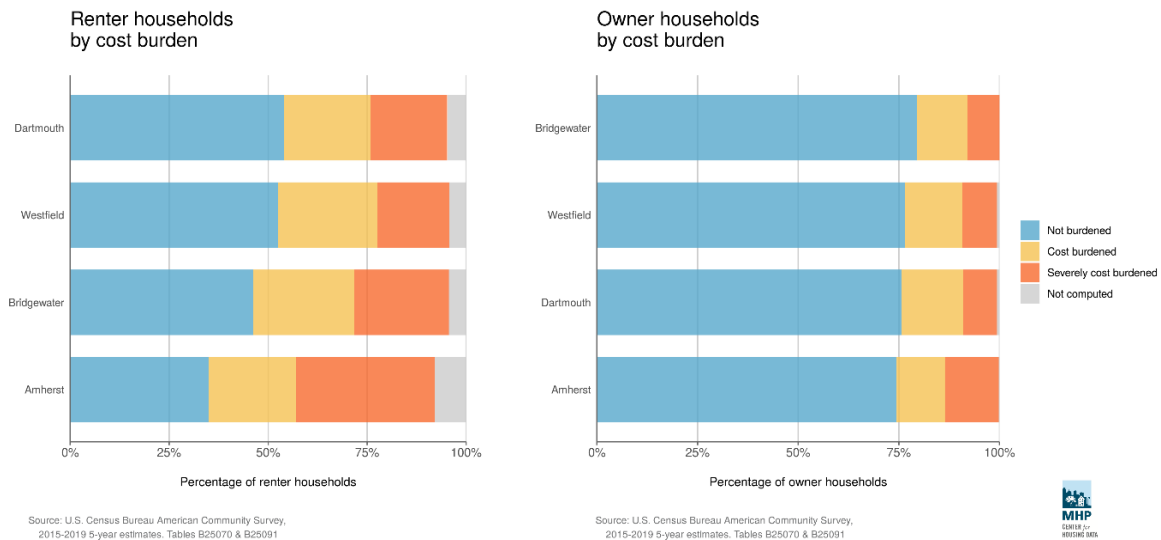


Figure 4. Massachusetts university cities cost burden breakdowns

Amherst's affordability problem is growing. The 2021 Greater Springfield Regional Housing Analysis Report from the Donahue Institute found that Hampshire County had the highest rents in the Pioneer Valley, and the most significant increase in median rent price from 2010-2018 (12% increase). Ownership costs are also increasing. Amherst's 2019 median home sale price was the fourth highest in the Pioneer Valley, and has been increasing steadily.



## Housing Production

A major contributing factor to the affordability gap is that housing growth has not kept up with population growth, including increasing enrollments (Figure 5). While the population grew by 24,101 residents, or 176%, between 1960 and 2010, housing during this same period increased by only 5,264 units, or 125%. This is, in essence, the heart of the town's housing problem – housing supply has not kept up with increasing demand, resulting in higher housing prices and residents paying more than they can afford to live in Amherst. Housing production peaked in the 1970s to meet increasing student enrollments, but steadily declined over the following decades, hitting a low of only 227 units produced in the decade from 2000-2009. In the decade since (2010 – 2019), Amherst built an additional 663 units (Figure 6), a small rebound in housing production. Yet, its population increased by approximately 3,000 people. Current production has not been able to dig Amherst out of its housing production hole. The lack of consistent housing production is evinced by the age of our housing stock; 65% of Amherst's housing was built prior to 1970 and there has not been significant housing production in over two decades (Figure 7).

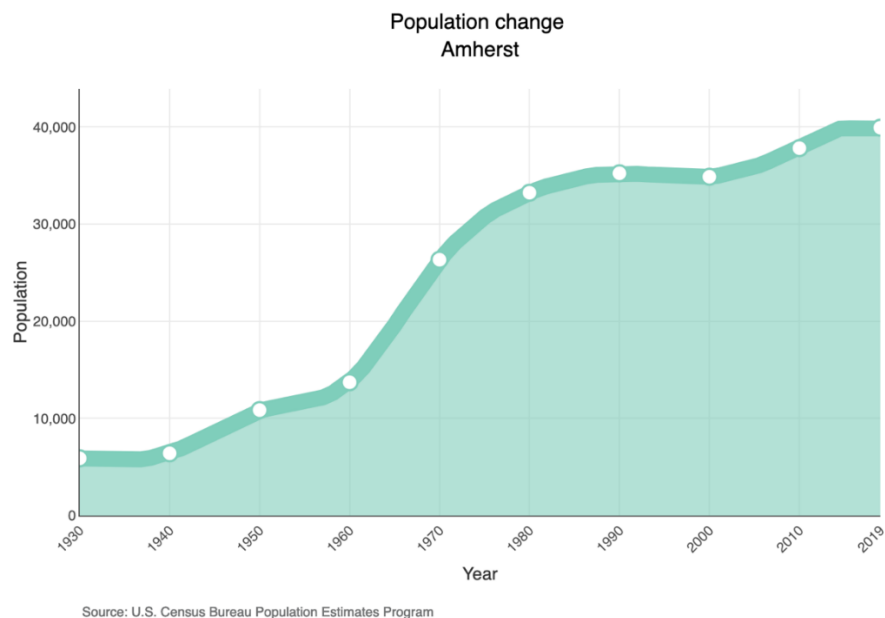


Figure 5. Amherst population growth 1930-2019

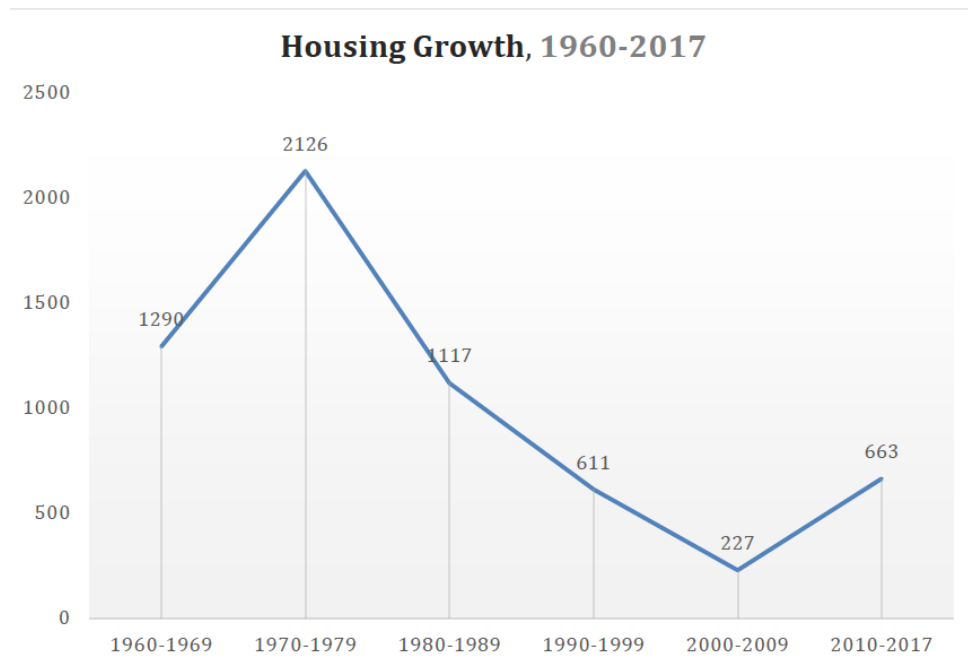
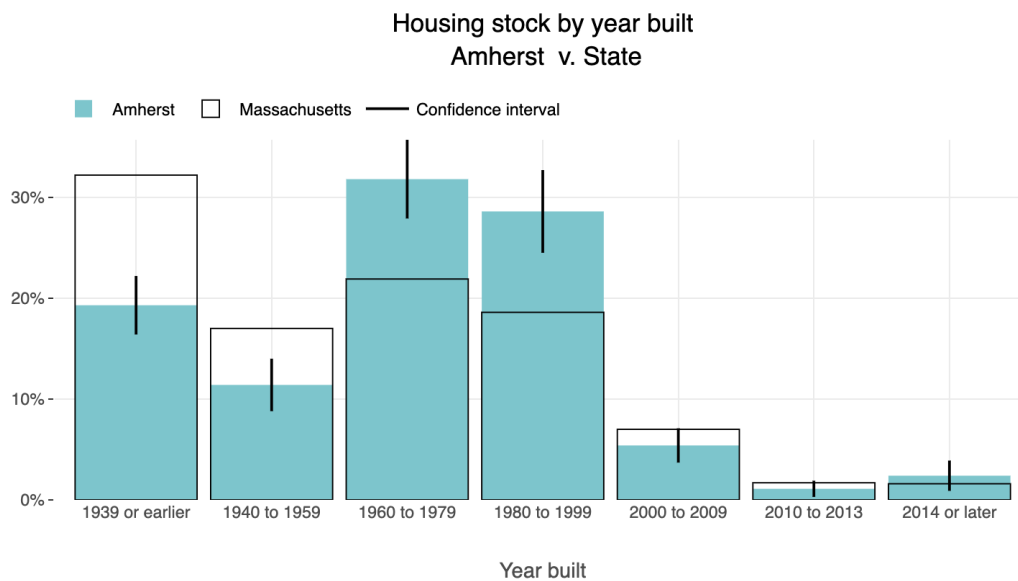


Figure 6. Amherst housing growth



Source: U.S. Census Bureau American Community Survey, 2015-2019 5-year estimates.  
Table S2504: Physical Housing Characteristics

Figure 7. Housing stock by year



With regard to Affordable housing, the 2013 Housing Production Plan (HPP) estimated that Amherst had a deficit of over 1,500 housing units for residents making less than 80% AMI, not including the 1,500 units needed for students in these AMI categories. The HPP established a 5-year Affordable housing production goal (2013-2017) of 226 new units Affordable to residents making less than 80% AMI. We have seen limited forward movement in developing new Affordable housing. Forty-one units were preserved at Rolling Green; new Affordable units were completed at Olympia Oaks (all under 60% AMI), and a duplex for first-time homebuyers was built at Hawthorne Farm. The new North Square development in North Amherst will provide an additional 28 affordable units, as well as another homeownership duplex at the North Amherst Community Farm. Still, in the 9 years since the development of the HPP, Amherst has built or is building approximately 80 Subsidized Housing Inventory listed units for those at the 80% AMI or less, far less than the 226-unit five-year goal and less than necessary to address the affordability gap in Amherst.

With regard to housing production more broadly, the 2015 Housing Market Study forecasted an annual household demand of 643 households, with 4% needing to be new growth. According to the Study, this translates to 10-20 new renter units and 15-25 new owner units per year. This calculation does not address the various cost-levels of the housing needed to ensure that the units are affordable to those households that occupy them. These estimates were largely in line with the HPP, which set a goal of 487 new units over 5 years (2013-2017). This goal included 261 market-rate and workforce housing units.

As can be seen from the statistics cited above, Amherst has been minimally keeping up with the estimated needed increase in total new housing established by the Housing Market Study and the non-Affordable unit goals of the HPP, having built an average of 50 units per year in the last decade. Yet, our affordability problem has not decreased as housing supply still remains below demand, despite new housing that has come online since the 2015 Housing Market Study. And this gap is projected to grow. The 2021 Greater Springfield Regional Housing Analysis Report from the Donahue Institute estimated a housing unit gap in Hampshire County of 2,139 units in 2020, with that gap increasing to 3,572 units by 2025. Meeting our housing goals in Amherst requires increasing housing production in the near term.

## **Economic and Racial Disparities**

Different economic and racial demographics experience Amherst's housing market differently. Economically, Amherst appears as two towns: one of renters and one of homeowners. There are the renter households with a wide range of annual incomes, stretching from less than \$5,000 to \$75-100,000, with no category dominating. However, around 70% of renter households have annual incomes below \$50,000. By contrast, the largest income group of owner households is \$150,000+ and over half of owner households have incomes greater than \$100,000 (Figure 8). As rents rise (Figure 9), with the most rapid increases in the most recent years, the effect is to "price out" renter households who find themselves no longer able to "pay the rent". And this effect is worsening over time. While the percentage of owner households in Hampshire County that are cost burdened declined by 4% from 2010 to 2018, the percentage of renter households in Hampshire County that are cost burdened increased by 3%. Some renters might become homeless. Not surprisingly, the seasonal, homeless shelter in Amherst continues to serve significant numbers of persons who are homeless each year. Craig's Doors typically serves about 200 individuals per season (November 1-May 1). Other renters are pushed out of the community, jeopardizing Amherst's diversity.



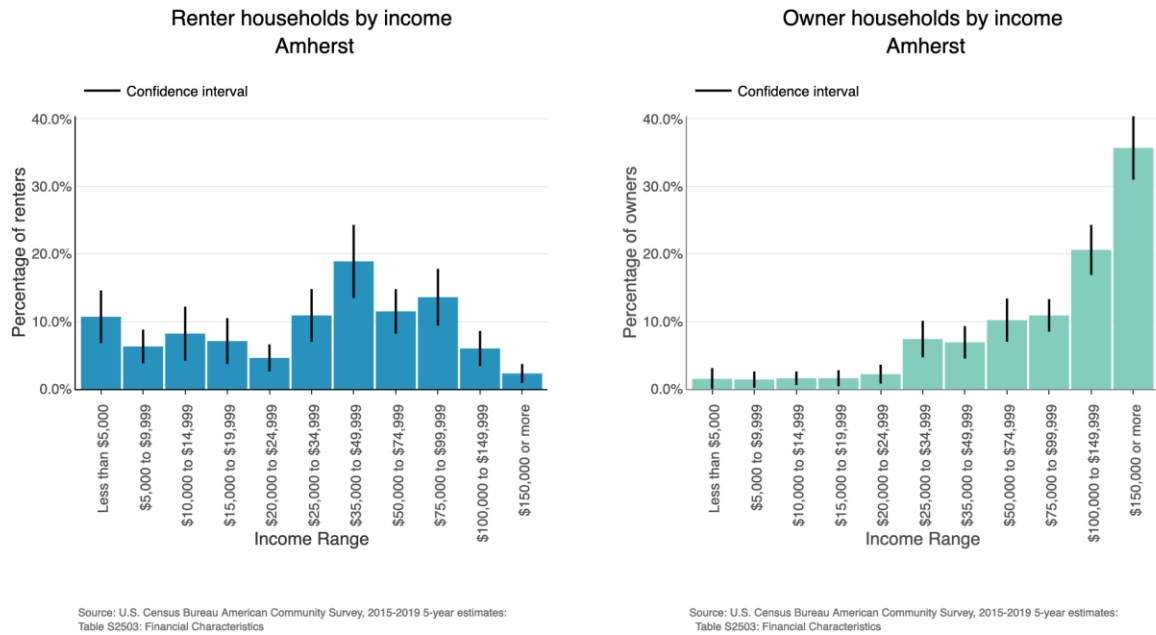


Figure 8. Amherst households by income

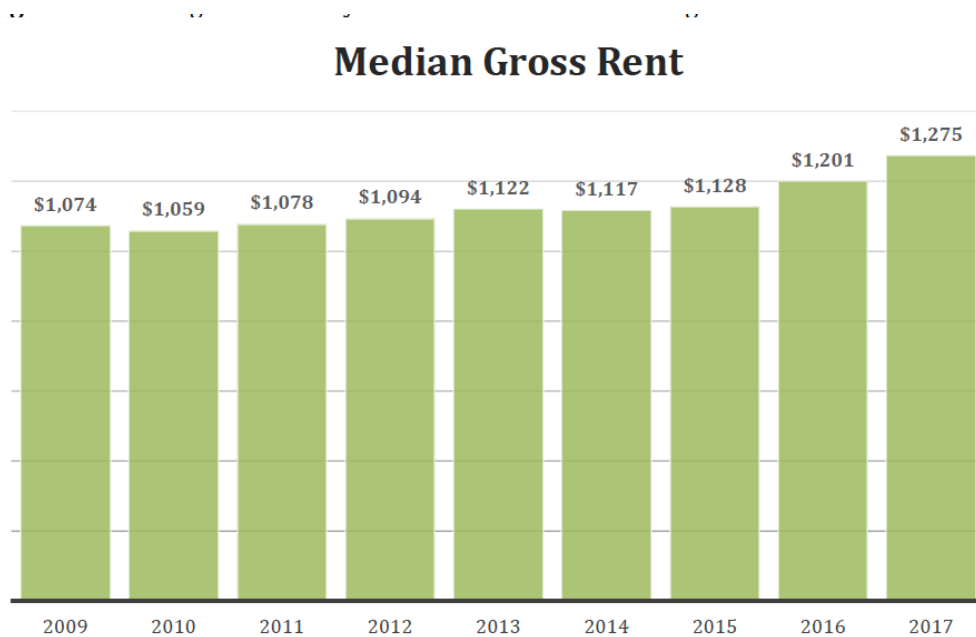
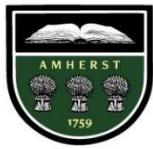


Figure 9. Amherst median gross rent 2009-2017



When we speak of “affordability” we are generally referring to individuals or households with an income that is less than 80% of the area’s median income. For Amherst specifically, Table 1 shows the values by household size and level of income. Many jobs in Amherst are paid at less than 80% of the area’s median income. (See Figure 8 above with the annual income of renter households.) And even at 100% or 120% of area median income, people will find it increasingly difficult to find housing at reasonable cost. These are the people who are being “priced out” of Amherst every month and every year. They include people who work for the Town, the University, and local businesses.

Black, Indigenous, and People of Color (BIPOC) residents also do and have experienced housing in Amherst differently. Amherst has a history of white supremacy in housing. As noted in the Report on Anti-Black Racism and Black/White Disparities in the Town of Amherst, prepared by the group Reparations for Amherst, this included racially restrictive real estate covenants that prevented BIPOC residents from homeownership opportunities. Per the report:

“The most notable example of the use of racially restrictive deeds in Amherst can be seen on the property deeds of multiple lots on Blue Hills Road. In 1947 alone, there were six registered deeds on this street that contained racially restrictive covenants. The deeds of these properties all contained exactly the same language: “That said premises shall not be sold or rented to any colored person or persons.” (Hampshire Registry of Deeds)”

Current statistics reflect that legacy. Although Black residents comprise 5% of Amherst residents (Figure 10), they comprise only 1.8% of owner-occupied housing in Amherst. In contrast, white residents are 69.4% of Amherst population but 84% of owner-occupied housing. Where BIPOC residents do live in Amherst they are disproportionately impacted by Amherst’s housing affordability problem. In the Pioneer Valley, 53% of Black renters are cost burdened compared to 45% of white renters. This difference also exists for owner households, where 31% of Black owner-occupied households are cost burdened compared to 23% for whites. This reflects the larger economic picture, where the poverty rate in Hampshire County is 12% for white people and 34.2% for Black residents.

*Table 1 – Affordable Income Limits by AMI and Family Size*

Inclusionary Zoning - Additional Information  
June 2021

From Massachusetts Smart Growth Toolkit

Studies have shown that inclusionary zoning does not in fact slow the pace of private development in a community. Residential development rates are driven much more by the strength of the local housing market and broader economic and market trends.

Affordable Income Limits						
	1 person	2 person	3 person	4 person	5 person	6 person
80% AMI (Area Median Income)	\$ 47,150	\$ 53,850	\$ 60,600	\$ 67,300	\$ 72,700	\$ 78,100
30% of income per month for rent/utilities	\$ 1,179	\$ 1,346	\$ 1,515	\$ 1,683	\$ 1,818	\$ 1,953
60% AMI (Area Median Income)	\$ 35,340	\$ 40,380	\$ 45,420	\$ 50,460	\$ 54,540	\$ 58,560
30% of income per month for rent/utilities	\$ 884	\$ 1,010	\$ 1,136	\$ 1,262	\$ 1,364	\$ 1,464
Mobile Voucher Program—Information obtained from Amherst Housing Authority	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	
Cost per month—Payment Standard*	\$ 819	\$ 980	\$ 1,241	\$ 1,544	\$ 1,812	

\* Amherst’s Payment Standard is set to 6110 of the Fair Market Rent because of the high cost of housing. The Payment Standard is the total cost of a unit including all utilities

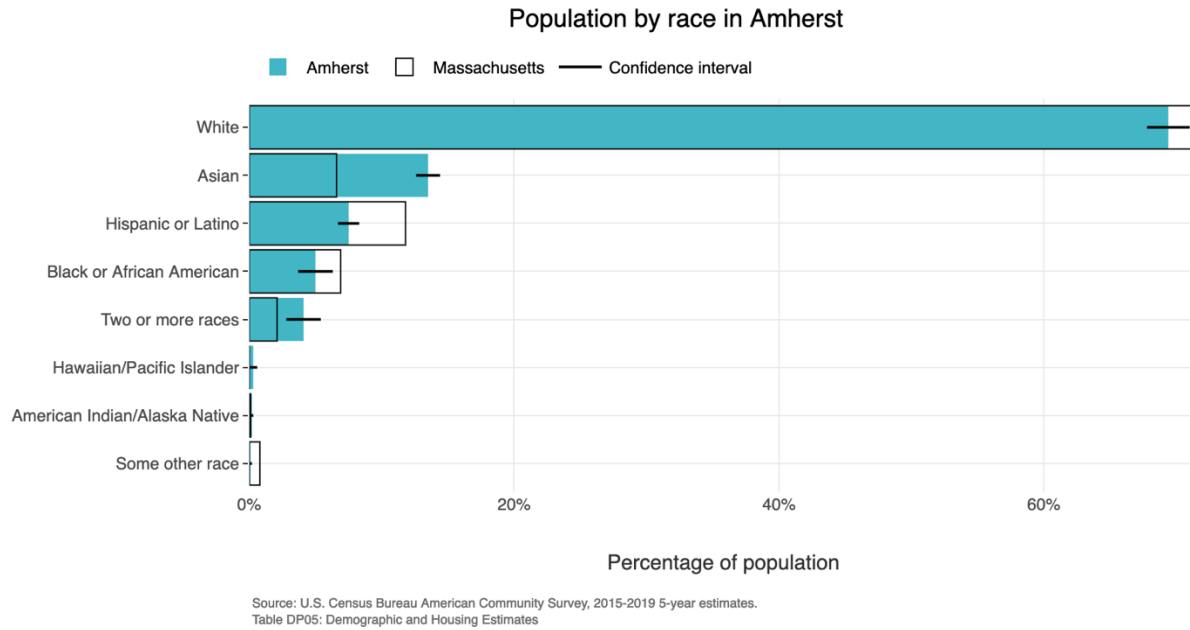


Figure 10. Amherst population racial breakdown



## Appendix C: Sources and Supporting Documents

Amherst Municipal Affordable Housing Trust. (2019). [PROPOSED AMHERST AFFORDABLE HOUSING PRIORITIES POLICY Draft 6-12-19.](#)

Finance Committee of the Town Council (2020). [Housing Policy Report.](#)

Reparations for Amherst. (2021). [Report on Anti-Black Racism and Black/White Disparities in the Town of Amherst](#)

RKG Associates. (2015). [Amherst Housing Market Study](#)

Town of Amherst. (2010). [Master Plan](#)

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UMass Donahue Institute. (2021). [Greater Springfield Regional Housing Analysis Report](#)